

BDCarCare – BD60/BD61 STEP BACK SCALE

Protected NCB Allows Up To 1 Fault Claim in a 1 year period or 2 Fault Claims in a 3 Year Period

UNPROTECTED

NCD Years	No Fault Claims	1 Fault Claim	2 Fault Claims	3 Fault Claims	4+ Fault Claims
0 years	1	0	0	0	0
1 year	2	0	0	0	0
2 years	3	0	0	0	0
3 years	4	1	0	0	0
4 years	5	2	0	0	0
5 years	6	3	1	0	0
6 years	7	4	2	0	0
7 years	8	5	3	0	0
8 years	9	5	3	0	0
9 years	10	5	3	0	0
10 years	11	5	3	0	0
11 years	12	5	3	0	0
12 years	13	5	3	0	0
13 years	14	5	3	0	0
14 years	15+	5	3	0	0
15+ years	15+	5	3	0	0

PROTECTED in 1 year period

NCD Years	No Fault Claims	1 Fault Claim	2 Fault Claims	3 Fault Claims	4+ Fault Claims
0 years	1	0	0	0	0
1 year	2	1	0	0	0
2 years	3	2	0	0	0
3 years	4	3	0	0	0
4 years	5	4	0	0	0
5 years	6	5	1	0	0
6 years	7	6	2	0	0
7 years	8	7	3	0	0
8 years	9	8	3	0	0
9 years	10	9	3	0	0
10 years	11	10	3	0	0
11 years	12	11	3	0	0
12 years	13	12	3	0	0
13 years	14	13	3	0	0
14 years	15+	14	3	0	0
15+ years	15+	15+	3	0	0

PROTECTED in 2 or 3 year period

NCD Years	No Fault Claims	1 Fault Claim	2 Fault Claims	3 Fault Claims	4+ Fault Claims
0 years	1	0	0	0	0
1 year	2	1	1	0	0
2 years	3	2	2	0	0
3 years	4	3	3	0	0
4 years	5	4	4	0	0
5 years	6	5	5	1	0
6 years	7	6	6	2	0
7 years	8	7	7	3	0
8 years	9	8	8	3	0
9 years	10	9	9	3	0
10 years	11	10	10	3	0
11 years	12	11	11	3	0
12 years	13	12	12	3	0
13 years	14	13	13	3	0
14 years	15+	14	14	3	0
15+ years	15+	15+	15+	3	0